

Information to identify the case:

Debtor 1	Michael S. Romanik Sr.	Social Security number or ITIN	xxx-xx-9915
	First Name Middle Name Last Name	EIN	--
Debtor 2	Mary Jo Taylor-Romanik	Social Security number or ITIN	xxx-xx-0733
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-11695-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael S. Romanik Sr.

Mary Jo Taylor-Romanik

4/7/21

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael S. Romanik, Sr.
Mary Jo Taylor-Romanik
Debtors

Case No. 16-11695-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Apr 07, 2021

Form ID: 3180W

Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael S. Romanik, Sr., Mary Jo Taylor-Romanik, 438 Manor Ave., Millville, NJ 08332-1724
cr	+ Members 1st of NJ Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
515972874	+ Attorney General, United States Department of Justice, Ben Franklin Station, P.O. Box 683, Washington, District of Columbia 20044-0683
515972880	CBNA/Sears Credit Cards, POB 6282, Sioux Falls, South Dakota 57117-6282
515972885	First Financial Bank Omaha, POB 2557, Omaha, NE 68103-2557
515972890	New Jersey Attorney General Office, Division of Law, Richard J. Hughes Justice Complex, 25 Market Street, P.O. Box 112, Trenton, New Jersey 08625-0112
516005408	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court., First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
516223658	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State Of New Jersey, Division Of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
515972891	Select Portfolio Servicing, Inc., POB 65250, Salt Lake City, Utah 84165-0250
515972895	+ Thunderbolt Area FCU, 1601 Cedar St., Millville, New Jersey 08332-9403
516198027	U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 07 2021 21:19:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 07 2021 21:19:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515972873	EDI: AMEREXPR.COM	Apr 08 2021 00:38:00	American Express, POB 981535, El Paso, Texas 79998-1535
516042183	EDI: BECKLEE.COM	Apr 08 2021 00:38:00	American Express Centurion Bank, c o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
516126404	EDI: BL-BECKET.COM	Apr 08 2021 00:38:00	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
515972875	Email/Text: cms-bk@cms-collect.com	Apr 07 2021 21:19:00	Capital Management Services, 698 1/2 South Ogden Street, Buffalo, New York 14206-2317
515972876	EDI: CAPITALONE.COM	Apr 08 2021 00:38:00	Capital One Bank, POB 30285, Salt Lake City, Utah 84130-0285
516056133	EDI: CAPITALONE.COM	Apr 08 2021 00:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515972878	EDI: CAPITALONE.COM	Apr 08 2021 00:38:00	Capital One Retail Services, POB 30257, Salt Lake City , Utah 84130-0257
515972879	+ EDI: CAPITALONE.COM	Apr 08 2021 00:38:00	Capital One/Boscov's, POB 30257, Salt Lake City, Utah 84130-0257

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516167245	+ EDI: BASSASSOC.COM	Apr 08 2021 00:38:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
515972882	+ EDI: CITICORP.COM	Apr 08 2021 00:38:00	Citibank/ExxonMobil, POB 6404, Sioux Falls, South Dakota 57117-6404
515972883	EDI: CITICORP.COM	Apr 08 2021 00:38:00	Citibank/Goodyear, POB 6403, Sioux Falls, SD 57117-6403
516167446	+ EDI: WFNNB.COM	Apr 08 2021 00:38:00	Comenity Capital Bank, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515984895	Email/PDF: resurgentbknofications@resurgent.com	Apr 07 2021 21:11:12	Dell Financial Services LLC, c/o Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
515972884	EDI: DISCOVER.COM	Apr 08 2021 00:38:00	Discover, POB 30943, Salt Lake City, UT 84130
515990884	EDI: DISCOVER.COM	Apr 08 2021 00:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515972886	EDI: IRS.COM	Apr 08 2021 00:38:00	Internal Revenue Service, P. O. Box 7346, Philadelphia, Pennsylvania 19101-7346
515972881	EDI: JPMORGANCHASE	Apr 08 2021 00:38:00	Chase Bank/Slate Card, POB 15298, Wilmington, Delaware 19850
515972887	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 07 2021 21:18:00	Kohl's/Capone, POB 3115, Milwaukee, Wisconsin 53201-3115
515972888	+ Email/Text: bmyers@membersonenj.org	Apr 07 2021 21:19:00	Members 1st of NJ FCU, 37 W. Landis Ave, Vineland, New Jersey 08360-8122
516006357	Email/Text: laura@redbanklaw.com	Apr 07 2021 21:18:00	Members 1st of NJ Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
516103502	+ EDI: MID8.COM	Apr 08 2021 00:38:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
516194599	EDI: PRA.COM	Apr 08 2021 00:38:00	Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541
516196509	EDI: PRA.COM	Apr 08 2021 00:38:00	Portfolio Recovery Associates, LLC, c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
516194597	EDI: PRA.COM	Apr 08 2021 00:38:00	Portfolio Recovery Associates, LLC, c/o Exxonmobil, POB 41067, Norfolk VA 23541
515972892	EDI: RMSC.COM	Apr 08 2021 00:38:00	SYNCB/Home Design, ATTN: Bankruptcy Dept., POB 965061, Orlando, Florida 32896-5061
515972893	EDI: RMSC.COM	Apr 08 2021 00:38:00	SYNCB/JC Penney, Attn: Bankruptcy Dept., POB 965060, Orlando, Florida 32896-5060
515972894	EDI: RMSC.COM	Apr 08 2021 00:38:00	SYNCB/Lowe's, ATTN: Bankruptcy Dept., POB 965060, Orlando, Florida 32896-5060
518054972	+ Email/Text: bncmail@w-legal.com	Apr 07 2021 21:20:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
518054971	+ Email/Text: bncmail@w-legal.com	Apr 07 2021 21:20:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
515972896	+ Email/Text: usanj.njbankr@usdoj.gov	Apr 07 2021 21:19:00	United States Attorney, Peter Rodino Federal Building, 970 Broad Street, Suite 700, Newark, New Jersey 07102-2527
515972898	+ EDI: WFFC.COM	Apr 08 2021 00:38:00	WFFNB/Furniture Barn, CSCL DSP TM MAC N8235-04M, POB 14517, Des Moines, Iowa

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515972897	Email/PDF: DellBKNotifications@resurgent.com	50306-3517
	Apr 07 2021 21:11:11	Webbank/Dell Financial Services, POB 81577, Austin, Texas 78708-1577
516135718	EDI: WFFC.COM	
	Apr 08 2021 00:38:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515994568		Thunderbolt Area Federal Credit Union
515972877	*	Capital One Bank, POB 30285, Salt Lake City, Utah 84130-0285
515972889	*+	Members 1st of NJ FCU, 37 W. Landis Ave., Vineland, New Jersey 08360-8122

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 7, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor U.S. Bank National Association as Indenture Trustee for Towd Point Mortgage Trust Asset-Backed Securities, Series 2015-3 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor Select Portfolio Servicing Inc., as servicing agent for U.S. Bank National Association, as Indenture Trustee for Towd Point Mortgage Trust Asset-Backed Securities, Series 2015-3 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Linda S. Fossi	on behalf of Creditor Thunderbolt Area Federal Credit Union lfossi@zeitlawfirm.com gzeit@zeitlawfirm.com;cdillon@zeitlawfirm.com;rzeit@zeitlawfirm.com
Michael R. DuPont	on behalf of Creditor Members 1st of NJ Federal Credit Union dupont@redbanklaw.com john@redbanklaw.com
Victor Druziako	on behalf of Debtor Michael S. Romanik Sr. bkdruziako@aol.com
Victor Druziako	on behalf of Joint Debtor Mary Jo Taylor-Romanik bkdruziako@aol.com

TOTAL: 8